

**Information to identify the case:**

Debtor 1	<u>Shane J. Walsh</u>	Social Security number or ITIN	xxx-xx-2415
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kirstin R Lynch – Walsh</u>	Social Security number or ITIN	xxx-xx-6538
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13–28585–ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Shane J. Walsh

Kirstin R Lynch – Walsh  
fka Kirstin R Lynch

10/5/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Shane J. Walsh  
 Kirstin R Lynch - Walsh  
 Debtors

Case No. 13-28585-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Oct 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2018.

db/jdb  
 cr  
 514409622 Shane J. Walsh, Kirstin R Lynch - Walsh, 620 River Drive, Westville, NJ 08093-1025  
 +Green Tree Servicing LLC, Robertson, Anschutz & Schneid, P.L, 6409 Congress ave.,  
 Suite 100, Suite 100, Boca raton, FL 33487-2853  
 514164429 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
 El Segundo, CA 90245-3504  
 514164430 Chase Bank, PO Box 78035, Phoenix, AZ 85062-8035  
 514164431 +Citibankna, 1000 Technology Dr, O Fallon, MO 63368-2239  
 514164433 +EOS CCA, PO Box 5055, Norwell, MA 02061-5055  
 514164432 +FMS Inc, 4915 South Union Ave., Tulsa, OK 74107-7839  
 514164435 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 514427330 Green Tree, PO Box 6172, Rapid City, SD 57709-6172  
 +JPMORGAN CHASE BANK, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
 Monroe, LA 71203-4774  
 514164440 +MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
 514276708 Pamela Smith, Cannon View,, Crovraghan,, Kildysert, Co, Clare,, Ireland  
 514164442 +Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 514164445 +Xerox Soluti, Pob 41818, Philadelphia, PA 19101-1818

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg  
 +E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2018 00:03:25 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 06 2018 00:03:19 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514164425 +EDI: ARSN.COM Oct 06 2018 03:33:00 ARS, PO Box 463023, Escondido, CA 92046-3023  
 514191401 EDI: AIS.COM Oct 06 2018 03:33:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 514164424 +EDI: RMCB.COM Oct 06 2018 03:33:00 American Medical Collection Agency,  
 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
 514164426 EDI: CAPITALONE.COM Oct 06 2018 03:33:00 Cap One, Po Box 85520, Richmond, VA 23285  
 514164427 EDI: CBCSI.COM Oct 06 2018 03:33:00 CBCS, P.O. Box 163250, Columbus, OH 43216-3250  
 514272828 EDI: BL-BECKET.COM Oct 06 2018 03:33:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 514164428 +EDI: CHASE.COM Oct 06 2018 03:33:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 514421643 +EDI: CITICORP.COM Oct 06 2018 03:33:00 Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 514190410 +EDI: TSYS2.COM Oct 06 2018 03:33:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 514263373 E-mail/Text: bankruptcy.bnc@ditech.com Oct 06 2018 00:02:55 Green Tree Servicing, LLC,  
 Po Bxo 6154, Rapid City, SD 57709-6154  
 514164436 +EDI: CBSKOHLS.COM Oct 06 2018 03:33:00 Kohls/Capone, Po Box 3115,  
 Milwaukee, WI 53201-3115  
 514164437 EDI: TSYS2.COM Oct 06 2018 03:33:00 Macysdsnb, 911 Duke Blvd, Mason, OH 45040  
 514164438 +EDI: MID8.COM Oct 06 2018 03:33:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 514164441 +E-mail/Text: bankruptcydepartment@tsico.com Oct 06 2018 00:04:21 Nco Financial System,  
 Po Box 17205, Wilmington, DE 19850-7205  
 514399827 EDI: PRA.COM Oct 06 2018 03:33:00 Portfolio Recovery Associates, LLC,  
 c/o CHASE BANK USA, N.A., POB 41067, Norfolk VA 23541  
 514164443 +EDI: SEARS.COM Oct 06 2018 03:33:00 Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514164434\* +FMS Inc, 4915 South Union Ave., Tulsa, OK 74107-7839  
 514164439\* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
 514164444 ##Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Oct 05, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2018 at the address(es) listed below:

Allyson M Kiesel on behalf of Creditor JPMORGAN CHASE BANK, N.A. nj.bkecf@fedphe.com  
Edward R Wiercinski on behalf of Joint Debtor Kirstin R Lynch - Walsh erw@partnerinthelaw.com  
Edward R Wiercinski on behalf of Debtor Shane J. Walsh erw@partnerinthelaw.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Miriam Rosenblatt on behalf of Creditor Green Tree Servicing LLC bkyecf@rasflaw.com,  
mrosenblatt@rasflaw.com  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, N.A. bankruptcy@feinsuch.com  
TOTAL: 9